

me  
mc 3/14/12 4:10:05  
DK W BK 676 PG 726  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

8125 Whitehead DR

Prepared by/Return to:

Trustee Management Company

10975 El Monte, suite 225

Overland Park, KS 66211

1-800-478-2580

Grantor's Address/Phone Number: 10975 El Monte St., Suite 225, Overland Park, KS 66211  
913-383-8922

\* Secondary number for Grantor: N/A

Grantee's Address/Phone Number: 1761 Dancy Blvd., Horn Lake, MS 38637  
901-824-0218

**Indexing Instruction:** Lot 1228, Section B, Southhaven West Subdivision, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Page 48-49, in the office of the Chancery Clerk of DeSoto County, Mississippi.

#### **SUBSTITUTED TRUSTEE'S DEED**

WHEREAS, on September 07, 2006, David Ruble and Nicole Ruble ("Borrower(s)"), executed a Deed of Trust to Obrien Law Firm, Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for FMF Capital LLC, which Deed of Trust was recorded on November 07, 2006 in the office of the Chancery Clerk of De Soto County, at Hernando, Mississippi, in Book 2601, at Page 283, and further assigned to Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, of the land records in the office of the Chancery Clerk of De Soto County (Judicial District), Mississippi (all recording references herein are to these records), and

WHEREAS, on January 11, 2012, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates executed a Substitution of Trustee substituting Trustee Management

12846MS11

Company as trustee in said Deed of Trust, which Substitution of Trustee is recorded in Book 3390, at Page 194, and

WHEREAS, default was made in the performance of the terms of said Deed of Trust and the indebtedness secured thereby and such default remained uncured, and Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, the sole owner of the Deed of Trust and the indebtedness secured thereby, declared the entire indebtedness secured by the Deed of Trust to be due and payable and requested the undersigned Substituted Trustee to execute the trust, sell the land and property described in the Deed of Trust, and apply the proceeds of the sale to the indebtedness secured by the Deed of Trust, including all attorney's fees and costs of sale; and

WHEREAS, after having advertised the said sale by posting a Substituted Trustee's Notice of Sale at the County Courthouse of De Soto County located in Hernando, Mississippi, on January 31, 2012, and after having advertised the sale by publishing the Substituted Trustee's Notice of Sale in the The DeSoto Times Today, a newspaper published in Hernando, Mississippi, on January 31, February 7, and 14, 2012, and

WHEREAS, pursuant to the terms of the said Substituted Trustee's Notice of Sale, I, Trustee Management Company, Substituted Trustee, commencing at 11:00 a.m. and continued until completed within legal hours, on February 21, 2012, at 2535 Highway 51 South, Hernando, MS 38632, of De Soto, County Mississippi, being the time, place and date named in the said Substituted Trustee's Notice of Sale, did offer for sale the land and property described in said Deed of Trust and said Substituted Trustee's Notice of Sale to the highest and best bidder for cash, and

WHEREAS, Slate Enterprises, LLC, appeared and did bid the sum of Thirty-Two Thousand Nine Hundred Forty-Six and 00/100 (\$32,946.00), which bid being the highest and best bid, said land and property were declared sold to Slate Enterprises, LLC;

NOW, THEREFORE, having in all respects complied with the terms of the Deed of Trust, the Substituted Trustee's Notice of Sale, and the laws of the State of Mississippi, and in consideration of the amount of said bid, being the sum of Thirty-Two Thousand Nine Hundred Forty-Six and 00/100 (\$32,946.00), cash in hand paid as credit on the indebtedness secured by the Deed of Trust, I, Trustee Management Company, SUBSTITUTED TRUSTEE, do hereby sell and convey to Slate Enterprises, LLC the land and property described in the said Deed of Trust, to wit:

Lot 1228, Section B, Southhaven West Subdivision, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Page 48-49, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Tax ID#: 108623130 0122800


12846MS11

Commonly known as: 8125 WHITEHEAD DRIVE, Southaven, MS 38671

A copy of the Substituted Trustee's Notice of Sale, which was removed from the bulletin board at the County Courthouse of De Soto County after the sale, and a proof of publication of said Substituted Trustee's Notice of Sale, are attached hereto.

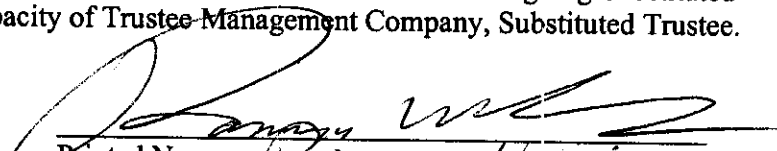
Title to the above-described property is believed to be good, but I convey only such title as is vested in me as Substituted Trustee.

In witness whereof, the undersigned Substituted Trustee has executed this instrument on the date below his signature.

  
 Jeffrey J. Harms  
 Trustee Management Company, Substituted Trustee  
 Date: 3-9-12

STATE OF Kansas  
 COUNTY OF Jamson

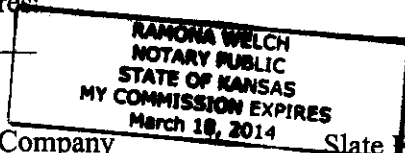
Personally appeared before me, the undersigned authority in and for the said county and state, on this 9 day of March, 2012, within my jurisdiction, the within named Jeffrey J. Harms of Trustee Management Company, who acknowledged to me that he executed the above foregoing Substituted Trustee's Deed in his capacity of Trustee Management Company, Substituted Trustee.

  
 Printed Name: Ramona Welch  
 Notary Public

My Commission expires:

Grantor

Trustee Management Company  
 10975 El Monte, Suite 225  
 Overland Park, KS 66211



Grantee

Slate Enterprises, LLC  
 1761 Dancy Blvd.  
 Horn Lake, MS 38637

12846MS11

**Attachments**  
**(Certificate of Posting, Notice of Trustee's Sale, and Affidavit)**

12846MS11

## CERTIFICATE OF POSTING

I, \_\_\_\_\_, of the De Soto County Clerk  
of the Chancery Court, certify that on January 31, 2012, I posted at the  
De Soto County Courthouse with a sale date of February 21, 2012 for  
property located at 8125 WHITEHEAD DRIVE, Southaven, MS 38671.

By: \_\_\_\_\_  
Title: \_\_\_\_\_  
Date: \_\_\_\_\_

Please fax back to:  
Ramona Welch  
Trustee Management Company  
913-383-2347- fax

12846MS11

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on September 07, 2006, David Ruble and Nicole Ruble, husband and wife, executed a certain Deed of Trust ("Deed of Trust") to Obrien Law Firm, Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for FMF Capital LLC, which Deed of Trust was recorded on November 07, 2006 in the office of the Chancery Clerk of De Soto County, at Hernando, Mississippi, in Book 2601, at Page 283, and further assigned to Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, Beneficiary (all subsequent recording references are to these records) and conveys in trust the property hereinafter described; and

WHEREAS, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, the holder of the Deed of Trust and the indebtedness secured thereby, substituted Trustee Management Company, as trustee in place of Obrien Law Firm, and any successor trustees, pursuant to an Appointment of Substitute trustee dated January 11, 2012 recorded on January 18, 2012 in Book 3390, at Page 194; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable at once in accordance with the terms of said Deed of Trust, and Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, the sole owner, holder and beneficiary of said Deed of Trust, having requested the undersigned Substituted Trustee to execute the trust and sell the property described in said Deed of Trust in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, including accrued interest, late charges, attorneys' fees, trustee's fees and costs of sale;

NOW, THEREFORE, I, Trustee Management Company, Substituted Trustee in said Deed of Trust, will on **February 21, 2012**, offer for sale and sell at public outcry to the highest and best bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the front door of the Courthouse, 2535 Highway 51 South, Hernando, MS 38632, De Soto County, Mississippi, the following described land and property, being the same land and property described in the foregoing described Deed of Trust, and being situated in the De Soto County, State of Mississippi:

**Lot 1228, Section B, Southaven West Subdivision, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Page 48-49, in the office of the Chancery Clerk of DeSoto County, Mississippi.**

**Tax ID#: 108623130 0122800**

**Commonly known as: 8125 WHITEHEAD DRIVE, Southaven, MS 38671.**

Together with all improvements and appurtenances now or hereafter erected on, and all fixtures of any and every description attached to said land.

This property is believed to have a street address of **8125 WHITEHEAD DRIVE, Southaven, MS 38671.**

I will convey only such title as is vested in me as Substituted Trustee.

#### **NOTICE**

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose. Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c (b), no information concerning the collection of this debt may be given without the prior consent of the consumer given directly to the debt collector or the express permission of a court of competent jurisdiction. The debt collector is attempting to collect a debt and any information obtained will be used for that purpose (No. 28434).

---

Trustee Management Company  
Substituted Trustee  
10975 El Monte, Suite 225  
Overland Park, KS 66211

**Affidavit of Publication**

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI ) SS  
COUNTY OF DESOTO )

DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is attached hereto, was published in the said newspaper on the following dates:

January 31, 2012, February 07, 2012, February 14, 2012

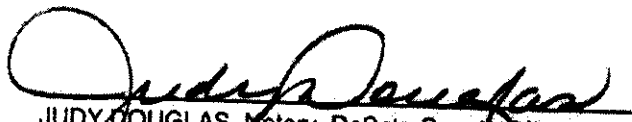
That said newspaper was regularly issued and circulated on those dates.

SIGNED:



Clerk

Subscribed to and sworn to me this 14th day of February 2012.

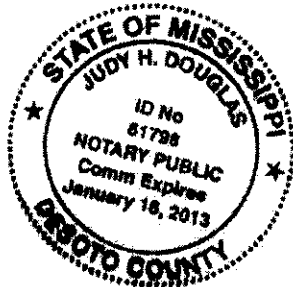


JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00001136 00007208

Ryan Dickinson  
Better Choice Notice Solutions  
9035 Wadsworth Pkwy.  
Suite 1400  
Westminster, CO 80021



SUBSTITUTED TRUSTEE'S NOTICE OF SALE WHEREAS, on September 07, 2006, David Rubie and Nicole Rubie husband and wife, executed a certain Deed of Trust ("Deed of Trust") to O'Brien Law Firm, Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for FMF Capital LLC, which Deed of Trust was recorded on November 07, 2006 in the office of the Chancery Clerk of De Soto County, at Hernando, Mississippi, in Book 2601, at Page 283, and further assigned to Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, Beneficiary (all subsequent recording references are to these records) and conveys in trust the property hereinafter described; and WHEREAS, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, the holder of the Deed of Trust and the indebtedness secured thereby, substituted Trustee Management Company, as trustee in place of O'Brien Law Firm, and any successor trustees, pursuant to an Appointment of Substitute trustee dated January 11, 2012 recorded on January 18, 2012 in Book 3390, at Page 194; and WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire indebtedness secured thereby having been declared to be due and payable at once in accordance with the terms of said Deed of Trust, and Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, the sole owner, holder and beneficiary of said Deed of Trust, having requested the undersigned Substituted Trustee to execute the trust and sell the property described in said Deed of Trust in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, including accrued interest, late charges, attorneys' fees, trustee's fees and costs of sale; NOW, THEREFORE, I, Trustee Management Company, Substituted Trustee in said Deed of Trust, will on February 21, 2012, offer for sale and sell at public outcry to the highest and best bidder for cash, within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the the front door of the Courthouse, 2535 Highway 51 South, Hernando, MS 38632, De Soto County, Mississippi, the following described land and property, being the same land and property described in the foregoing described Deed of Trust, and being situated in the De Soto County, State of Mississippi: Lot 1228, Section B, Southaven West Subdivision, located in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 2, Page 48-49, in the office of the Chancery Clerk of DeSoto County, Mississippi. Tax ID#: 108623130 0122#00 Commonly known as: 8125 WHITEHEAD DRIVE, Southaven, MS 38671. Together with all improvements and appurtenances now or hereafter erected on, and all fixtures of any and every description attached to said land. This property is believed to have a street address of 8125 WHITEHEAD DRIVE, Southaven, MS 38671. I will convey only such title as is vested in me as Substituted Trustee. NOTICE This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose. Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c (b), no information concerning the collection of this debt may be given without the prior consent of the consumer given directly to the debt collector or the express permission of a court of competent jurisdiction. The debt collector is attempting to collect a debt and any information obtained will be used for that purpose (No. 28434). Trustee Management Company Substituted Trustee 10975 El Monte, Suite 225 Overland Park, KS 66211 Ad #19754: 2012-01-31 2012-02-07, 2012-02-14